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6 Attorneys for Defendant
7 FIDELITY & GUARANTY LIFE
8 INSURANCE COMPANY

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11 UNITED STATES DISTRICT COURT
12 FOR THE NORTHERN DISTRICT OF CALIFORNIA

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14 BIONCIA FRAYER,) Case No.: C05-05179 SC
15 Plaintiff,)
16 v.) **SUBSTITUTION OF ATTORNEY**
17 FIDELITY & GUARANTY LIFE)
18 INSURANCE COMPANY and DOES ONE)
19 through FIFTY, inclusive,)
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21 Defendants.)
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1 TO THE CLERK OF THE ABOVE ENTITLED COURT AND TO ALL PARTIES
2 HEREIN AND TO THEIR ATTORNEYS OF RECORD:

3 PLEASE TAKE NOTICE that defendant, Fidelity & Guaranty Life Insurance Company,
4 hereby substitutes counsel as follows:

5
6 1. Former legal representative:

7 Kelly, Herlihy & Klein, LLP
8

9 2. New legal representative:

10 Sean P. Nalty, Esq. (SBN 121253)
11 Wilson, Elser, Moskowitz, Edelman & Dicker
12 525 Market Street, 17th Floor
13 San Francisco, CA 94105-2725
14 Tel: (415) 433-0990
15 Fax: (415) 434-1370

16 3. The party making this substitution is defendant, Fidelity & Guaranty Life Insurance
17 Company.

18 4. I consent to this substitution.

19 Dated: February 23, 2007

CYNTHIA MASKOWITZ (Signature of party)
(Print Name)

Fidelity & GUARANTY LIFE
Co
Cynthia M. Marshall

20 5. I consent to this substitution.

21 Dated: February 23, 2007

Thomas P. Herlihy (Signature of former attorney)
(Print Name)

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2 6. I am duly admitted to practice in this District and accept this substitution.
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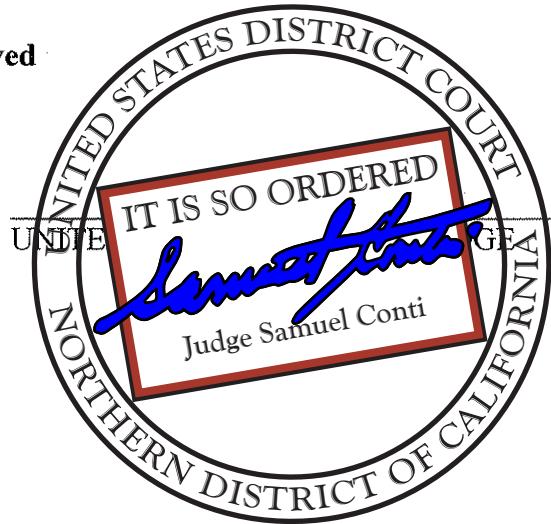
5 Dated: February , 2007
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Sean P. Nalty
(Print Name)

Sean P. Nalty
(Signature of new attorney)

8 **Substitution of Attorney is hereby approved**
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11 Date: 2/28, 2007
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